

2001 Scorecard
Gary DeLong - Cleveland

Performance Area	Metric	Threshold	Target	Measurement		Scoring YE '01	*Wtd Score	
				Superior	Results			
Financial	Profit	CCI - Profit (calendar yr) Accident yr (excluding U.M.)	110% 5 pts higher than CCI/U.S. result -3%	105% CCI/U.S. result 0	100% Outperform vs CCI result 3%	85% 13% - CIS 1%	<input type="checkbox"/>	
		Growth Price/Rate Retention	13.2% (Budget) 70%	15% 73%	16%+ 76%	16.6% 75%	<input type="checkbox"/>	
	CSI - Profit	94% 2.5% 10% 87%	92% 5% 12% 90%	90% 7.5% 12% 90%	77% 11.4% EP-13.4% DF 14.6% 82.4%	<input type="checkbox"/>		
	Growth	88%	89%	90%	90.2%	<input type="checkbox"/>		
	Retention	87%	88%	89%	89.9%	<input type="checkbox"/>		
	HO	90%	95%	97%	97%	<input type="checkbox"/>		
	Auto							
	Signature Solutions							
External Process	Expense Results MIS Ratio	30.4% +3%	29.4% Budget		28.4% -3% of Plan	<input type="checkbox"/>		
	Controllable Components							
	Mix of Business							
	% in CPI & CSI							
Internal Process:	Producer Management	MVI Implementation Key Producers Plans New Appointments Marketing Audit Results	Needs Improvement 4 70	On Plan In Place 5 75	Executed 6 80	20 Plans in Place 5 Not Applicable	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
	Customer Management	Establish Account Mgt. Program - Retention Increase Contact with top customers	Needs Improvement 80% Needs Improvement	In Place 90% 90%	Very Good 95% Very Good	N/A 97% Very Good	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
	Service Perform.							
	Policy Issuance Results							
	Zone/WTO Audits							
Weight: 10%	Underwriting Quality	C	B	A	B	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
	Loss Control	Increase Loss Control Marketing Efforts Implement system to create value to prospecting midsize customers	Needs Improvement Completed by 9/1	Satisfactory Satisfactory Completed by 8/1	Very Good Completed by 7/1	Satisfactory Satisfactory Satisfactory	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
People Management	Resources Management	Retention of Key Performers Improve Branch Diversity/ Execution of Corp. Div. Strategy	80% 0 Needs Improvement	90% +1 Satisfactory	100% +2 VG	100% +3 VG	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
	Building Leaders	Complete Goals, Competency Assessment and plans for direct reports	100% by 7/1 40+ hours of learning	100% by 6/1 80%	100% by 5/1 90%	100% by 6/1 95%	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	158

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Exhibit S